
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:)	Case No.: 19-22837
John W Burke, Jr.)	
Patricia A Leaf Burke)	Chapter 13
)	
)	Judge: Jack B. Schmetterer
Debtor(s))	

TO: Trustee Tom Vaughn, 55 E. Monroe Street, #3850, Chicago, IL 60603;

See attached service list.

PROOF OF SERVICE

The undersigned, an attorney, certifies that he transmitted a copy of this notice and the attached Amended Chapter 13 Plan to the above-named creditor and also to the attached service list via regular U.S. Mail with postage prepaid from the mailbox located at 4131 Main St. Skokie, IL 60076, on November 8, 2019.

/s/ David H. Cutler
Attorney for the Debtor

Cutler & Associates, Ltd.
4131 Main St.
Skokie, IL 60076
Phone: (847) 673-8600

Bank Of America
Attn: Bankruptcy
Po Box 982238
El Paso, TX 79998

Bay Finance
Po Box 844
Wausau, WI 54402-0844

Blitt and Gaines
661 GLENN AVE
Wheeling, IL 60090

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Capital One/Menards
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Chase Card Services
Attn: Bankruptcy
Po Box 15298
Wilmington, DE 19850

Citibank/The Home Depot
Attn: Recovery/Centralized Bankruptcy
Po Box 790034
St Louis, MO 63179

Citibank/The Home Depot
Attn: Recovery/Centralized Bk
Po Box 790034
St Louis, MO 63179

Comenity Bank/Bealls Florida
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Comenity Bank/Pier 1
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Comenity Bank/Pottery Barn
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Consumers Credit Union
1075 Tri-State Parkway
Suite 850
Gurnee, IL 60031

Consumers Credit Union, ending 1203
Po Box 9119
Waukegan, IL 60079

Department Store National/Macy's
Attn: Bankruptcy
9111 Duke Boulevard
Mason, OH 45040

Discover Financial
Attn: Bankruptcy Department
Po Box 15316
Wilmington, DE 19850

Harris & Harris
Attn: Bankruptcy
111 W Jackson Blvd Ste 400
Chicago, IL 60604

Heritage Manor Condo Association
1983 Williamsburg Drive
Palatine, IL 60074

JPMorgan Chase Bank, N.A.
Attn: Bankruptcy Dept
Po Box 24696
Columbus, OH 43224

Kohls/Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Quantum3 Group LLC
as agent for Connexus Credit Union
PO Box 788
Kirkland, WA 98083-0788

St. Johann Alpenland
American Resorts International
Two Trans Am Plaza Drive Ste. 150
Villa Park, IL 60181

SunTrust Bank
Attn: Bankruptcy
Po Box 85092 Mc Va-Wmrk-7952
Richmond, VA 23286

Synco/Rooms To Go
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Synchrony Bank
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Synchrony Bank/ JC Penneys
Attn: Bankruptcy
Po Box 956060
Orlando, FL 32896

Synchrony Bank/Care Credit
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896

Synchrony Bank/Sams
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Synchrony Bank/Sams Club
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896

Tall Pine Association
1750 Wild Acres Rd
Largo, FL 33771

Target
Attn: Bankruptcy
Po Box 9475
Minneapolis, MN 55440

TD Retail Card Services
Attn: Bankruptcy
1000 Macarthur Blvd
Mahwah, NJ 07430

Wells Fargo Bank
Mac F823f-02f
Po Box 10438
Des Moines, IA 50306

Wells Fargo Bank, N.A.
Attn: Written Corresp/Bankruptcy
Mac#2302-04e Pob 10335
Des Moines, IA 50306

Wyndham Vacation Ownership
Attn: Bankruptcy
Po Box 98940
Las Vegas, NV 89193

Fill in this information to identify your case:

Debtor 1	John W Burke, Jr.		
	First Name	Middle Name	Last Name
Debtor 2	Patricia A Leaf Burke		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number:	19-22837		
(If known)			

■ Check if this is an amended plan, and list below the sections of the plan that have been changed.

1.1, 1.3, 2.1, 2.5, 3.1, 3.2, 4.2, 5.1, 8.1

Official Form 113

Chapter 13 Plan

12/17

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. *Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.*

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$2,185.00 per **Month** for **2** months
\$2,305.00 per **Month** for **58** months

Insert additional lines if needed.

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner.

Check all that apply:

- ☐ Debtor(s) will make payments pursuant to a payroll deduction order.
☒ Debtor(s) will make payments directly to the trustee.
☐ Other (specify method of payment):

2.3 Income tax refunds.

Debtor **John W Burke, Jr.** Case number **19-22837**
Patricia A Leaf Burke

Check one.

- ☒ Debtor(s) will retain any income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

2.4 Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is **\$138,060.00**.

Part 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any.

Check one.

- ☐ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- ☒ The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly payment on arrearage	Estimated total payments by trustee
Consumers Credit Union, ending 1203	2006 Lincoln Towncar 105,000 miles	\$322.00	Prepetition: \$0.00	0.00%	\$0.00	\$0.00
		Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)				
Heritage Manor Condo Association	2177 Queensburg Lane Palatine, IL 60074 Cook County Principal Residence	\$287.00	Prepetition: \$0.00	0.00%	\$0.00	\$0.00
		Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)				
JPMorgan Chase Bank, N.A.	2177 Queensburg Lane Palatine, IL 60074 Cook County Principal Residence	\$1,031.59	Prepetition: \$777.89	0.00%	\$388.95	\$777.89

Debtor	John W Burke, Jr. Patricia A Leaf Burke		Case number	19-22837		
		Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)				
Quantum3 Group LLC	10420 Pineneedles Drive New Port Richey, FL 34654 Pasco County	\$240.00	Prepetition: \$0.00	0.00%	\$0.00	\$0.00
		Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)				
SunTrust Bank	2177 Queensburg Lane Palatine, IL 60074 Cook County Principal Residence	\$371.22	Prepetition: \$0.00	0.00%	\$0.00	\$0.00
		Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)				
Tall Pine Association	10420 Pineneedles Drive New Port Richey, FL 34654 Pasco County	\$120.00	Prepetition: \$0.00	0.00%	\$0.00	\$0.00
		Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)				
Wells Fargo Bank, N.A.	10420 Pineneedles Drive New Port Richey, FL 34654 Pasco County	\$830.66	Prepetition: \$1,101.71	0.00%	\$550.86	\$1,101.71
		Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)				

Insert additional claims as needed.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

☒ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Lien avoidance.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

Debtor **John W Burke, Jr.** Case number **19-22837**
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- ☐ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.
- ☒ The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor	Collateral
St. Johann Alpenland	St. Johnn ARI Time Share
Wyndham Vacation Ownership	Wyndham Time Share

Insert additional claims as needed.

Part 4: Treatment of Fees and Priority Claims

- 4.1 General**
Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.
- 4.2 Trustee's fees**
Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 5.40% of plan payments; and during the plan term, they are estimated to total \$7,455.24.
- 4.3 Attorney's fees.**
The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$4,000.00.
- 4.4 Priority claims other than attorney's fees and those treated in § 4.5.**
Check one.
☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.
- 4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.**
Check one.
☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

- 5.1 Nonpriority unsecured claims not separately classified.**
Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*
- ☐ The sum of \$ _____.
- ☒ 100.00 % of the total amount of these claims, an estimated payment of \$ 124,029.60.
- ☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.
- If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 121,984.81. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.
- 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.**
☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.
- 5.3 Other separately classified nonpriority unsecured claims. Check one.**

Debtor **John W Burke, Jr.**
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☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.*

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon

Check the applicable box:

- ☐ plan confirmation.
☒ entry of discharge.
☐ other: _____

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☒ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

X /s/ John W Burke, Jr.
John W Burke, Jr.
Signature of Debtor 1

X /s/ Patricia A Leaf Burke
Patricia A Leaf Burke
Signature of Debtor 2

Executed on November 8, 2019

Executed on November 8, 2019

X /s/ David H. Cutler
David H. Cutler
Signature of Attorney for Debtor(s)

Date November 8, 2019

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Debtor **John W Burke, Jr.
Patricia A Leaf Burke**

Case number **19-22837**

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims <i>(Part 3, Section 3.1 total)</i>	\$1,879.60
b. Modified secured claims <i>(Part 3, Section 3.2 total)</i>	\$0.00
c. Secured claims excluded from 11 U.S.C. § 506 <i>(Part 3, Section 3.3 total)</i>	\$0.00
d. Judicial liens or security interests partially avoided <i>(Part 3, Section 3.4 total)</i>	\$0.00
e. Fees and priority claims <i>(Part 4 total)</i>	\$11,455.24
f. Nonpriority unsecured claims <i>(Part 5, Section 5.1, highest stated amount)</i>	\$124,029.60
g. Maintenance and cure payments on unsecured claims <i>(Part 5, Section 5.2 total)</i>	\$0.00
h. Separately classified unsecured claims <i>(Part 5, Section 5.3 total)</i>	\$0.00
i. Trustee payments on executory contracts and unexpired leases <i>(Part 6, Section 6.1 total)</i>	\$0.00
j. Nonstandard payments <i>(Part 8, total)</i>	\$0.00
	+
Total of lines a through j	\$137,364.44